What Is Claimed Is:

1.   A method of verifying a customer's authority to use a financial instrument, comprising:

     initiating one or more transactions using a financial instrument identified by a customer;

     storing one or more attributes of said one or more transactions;

     receiving a set of proffered attributes;

     comparing said proffered attributes to said stored attributes; and

     accepting use of the financial instrument by the customer if said proffered attributes match said stored attributes.

2.   The method of claim 1, further comprising after said initiating, soliciting said proffered attributes from the customer.

3.   The method of claim 1, wherein said initiating comprises:

     initiating a first transaction involving the financial instrument with a first set of attributes; and

     initiating a second transaction involving the financial instrument with a second set of attributes different from said first set of attributes.

4.   The method of claim 1, wherein said storing attributes comprises storing a value of a first transaction in said one or more transactions.

5.   The method of claim 1, wherein said storing attributes comprises storing a merchant identity of a first transaction in said one or more transactions.

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6.   The method of claim 1, wherein said storing attributes comprises storing the number of said one or more transactions.

7.   The method of claim 1, wherein said storing attributes comprises storing a type of one of said one or more transactions.

8.   The method of claim 1, wherein said initiating comprises operating a transaction processor to electronically initiate said transactions.

9.   The method of claim 8, wherein said receiving comprises electronically receiving said proffered attributes.

10.   The method of claim 1, wherein the financial instrument is a credit card.

11.   The method of claim 1, wherein the financial instrument is a debit card.

12.   The method of claim 1, wherein the financial instrument is a bank account.

13.   A computer-implemented method of verifying a user's authorization to use a financial account, comprising:
        receiving from a user information identifying a financial account;
        initiating a series of transactions involving the financial account;
        storing a first set of details of said series of transactions;
        receiving a test set of details;

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comparing said test set of details to said first set of details; and

if said first set of details corresponds to said test set of details, authorizing the user to conduct transactions using the financial account.

14. The method of claim 13, further comprising soliciting said test set of details from the user after said initiating.

15. The method of claim 13, wherein the financial account is a credit card account.

16. The method of claim 13, wherein the financial account is a debit card account.

17. The method of claim 13, wherein the financial account is a checking account.

18. The method of claim 13, wherein the financial account is a savings account.

19. The method of claim 13, wherein the financial account is a bank account.

20. The method of claim 13, wherein said first set of details includes a merchant identity of a first transaction.

21. The method of claim 13, wherein said first set of details includes an amount of a first transaction.

22.   The method of claim 13, wherein said first set of details includes a type of a first transaction.

5   23.   The method of claim 13, wherein said first set of details includes the number of said transactions.

24.   The method of claim 13, wherein said first set of details includes an identity of an account involved in said transactions, other than the financial

10   account.

25.   A method of verifying a credit card, comprising:

receiving from a user an account number and a name identifying a credit card the user wishes to use as a source of funds;

15   initiating one or more transactions involving the credit card;

storing a first set of details of said transactions;

prompting the user to identify details of said transactions;

receiving from the user a second set of details; and

if said second set of details matches said first set of details, authorizing the

20   user to use the credit card as a source of funds.

26.   The method of claim 25, wherein said second set of details includes an identifier of a merchant involved in one of said one or more transactions.

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27.   A method of verifying a bank account, comprising:

receiving from a user an account number and routing number identifying a

bank account the user wishes to use as a source of funds;

        initiating one or more transactions involving the bank account;

        storing a first set of details of said transactions;

        prompting the user to identify details of said transactions;

5   receiving from the user a second set of details; and

        if said second set of details matches said first set of details, authorizing the user to use the bank account as a source of funds.

28.   The method of claim 27, wherein said second set of details

10   includes an amount of one of said one or more transactions.

29.   A computer readable storage medium storing instructions that, when executed by a computer, cause the computer to perform a method of verifying a customer's authority to use a financial instrument, the method

15   comprising:

        initiating one or more transactions using a financial instrument identified by a customer;

        storing one or more attributes of said one or more transactions;

        receiving a set of proffered attributes;

20   comparing said proffered attributes to said stored attributes; and

        accepting use of the financial instrument by the customer if said proffered attributes match said stored attributes.

30.   A system for verifying a user's authorization to use an external

25   financial account, comprising:

        a transaction processor configured to initiate one or more transactions involving an external financial account identified by a user;

a memory configured to store a first set of details of said transactions;

a user interface configured to receive a test set of details; and

a processor configured to compare said first set of details and said test set of details.

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31.   The system of claim 30, wherein said processor is further configured to authorize the user to use the external financial account if said test set of details matches a predetermined subset of said first set of details.

10   32.   The system of claim 30, wherein said transaction processor is coupled to an ACH (Automated Clearing House) transaction handler.

33.   The system of claim 30, wherein said transaction processor is coupled to a credit card service provider.

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34.   The system of claim 33, wherein said credit card service provider is a merchant acquirer.

35.   The system of claim 33, wherein said credit card service provider
20   is a credit card gateway provider.

36.   The system of claim 30, wherein said transaction processor is configured to construct said one or more transactions prior to their initiation.

25   37.   The system of claim 30, further comprising a computer server for operating said user interface.

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38.   The system of claim 37, wherein said computer server is further configured to construct said one or more transactions prior to their initiation by said transaction processor.

5   39.   An apparatus for verifying a customer's authority to use a financial instrument, comprising:

means for receiving from a customer information identifying a financial instrument;

transaction means for initiating one or more transactions involving the

10   financial instrument;

storage means for storing selected details of said one or more transactions;

interface means for receiving a confirmation set of details; and

comparison means for comparing said confirmation set of details to said selected details;

15   wherein the customer is deemed to have the authority to use the financial instrument if said confirmation set of details corresponds to said selected details.

40.   The apparatus of claim 39, further comprising prompting means for prompting the customer to provide said confirmation set of details.

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41.   The apparatus of claim 40, wherein said interface means comprises said prompting means.